

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**HANOVER INSURANCE COMPANY**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Michael Guyette alleged a June 20, 2005 work-related injury while employed at Town Auto Sales, Inc.
2. That Michael Guyette gave notice of incapacity from work for his alleged injury on December 19, 2005.
3. That Michael Guyette was compensated for his alleged period of incapacity on February 3, 2006.
4. That no NOC was filed until thirty-one (31) days after compensation became due and payable, and the initial payment to Michael Guyette was made one (1) day after the NOC was filed.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$50.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Michael Guyette's right to seek any benefits and/or additional penalties that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Hanover Insurance Company shall pay a penalty of \$50.00 payable to Michael Guyette. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 10/30/06

Paula Andrachy for Cathy Babiec  
Cathy Babiec  
Unit Manager  
Hanover Insurance Company

Dated: November 6, 2006

Steven P. Minkowsky  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: November 8, 2006

Jan McNitt  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

HANOVER INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Malcolm Bradstreet alleged a February 17, 2005 work-related injury while employed at Downeast Fishing Gear.
2. That Malcolm Bradstreet gave notice of incapacity from work for his alleged injury on February 18, 2005.
3. That Malcolm Bradstreet was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Malcolm Bradstreet, dated September 1, 2006, was made four hundred forty-nine (449) days after the previous indemnity payment, dated June 9, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Malcolm Bradstreet's right to seek any benefits and/or additional penalties that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Hanover Insurance Company shall pay a penalty of \$1,500.00 payable to Malcolm Bradstreet. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 10/30/06

Paula Andrach for Cathy Babiec  
Cathy Babiec  
Unit Manager  
Hanover Insurance Company

Dated: November 6, 2006

Steven P. Minkowsky  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: November 8, 2006

Jan McNitt  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

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WORKERS' COMPENSATION BOARD  
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v.

**HANOVER INSURANCE COMPANY**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Mark Stillman alleged an August 10, 2005 work-related injury while employed at WBRC Architects/Engineers.
2. That Mark Stillman gave notice of incapacity from work for his alleged injury on October 28, 2005.
3. That Mark Stillman was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Mark Stillman, dated January 25, 2006, was made seventy (70) days after the previous indemnity payment, dated November 16, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,300.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Mark Stillman's right to seek any benefits and/or additional penalties that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Hanover Insurance Company shall pay a penalty of \$1,300.00 payable to Mark Stillman. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 10/30/06

Paula Andreadis for Cathy Babiec  
Cathy Babiec  
Unit Manager  
Hanover Insurance Company

Dated: November 6, 2006

Steven P. Minkowsky  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: November 8, 2006

Jan McNitt  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board



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**HANOVER INSURANCE COMPANY**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Filed Late</b>
Michael Guyette	June 20, 2005	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Michele Sheldon	June 13, 2005	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Marcus Stahl	June 12, 2005	WCB-11, Statement of Compensation Paid

2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents seven (7) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(1)(B), Hanover Insurance Company shall pay a civil forfeiture of \$100.00 for each of the foregoing seven (7) violations for a total penalty of \$700.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated:

10/30/06

Paula Andriodt for Cathy Babiec  
Cathy Babiec  
Unit Manager  
Hanover Insurance Company

Dated:

November 6, 2006

Steven P. Minkowsky  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated:

November 8, 2006

Jan McNitt  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board